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B1 (Official Form 1)(04/13)	United S Nor		Bankı District						Voluntary P	etition
Name of Debtor (if individual, enter Washor, Marc David	er Last, First,	Middle):					ebtor (Spouse ercedes Cl		Middle):	
All Other Names used by the Debto (include married, maiden, and trade		3 years					used by the J maiden, and		n the last 8 years :	
Last four digits of Soc. Sec. or Indi (if more than one, state all) xxx-xx-1100	vidual-Taxpa	yer I.D. (ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	r Individual-T	'axpayer I.D. (ITIN) No./	Complete EIN
Street Address of Debtor (No. and S 4098 Palmer Ct Naperville, IL	Street, City, a	nd State):	: 	ZIP Code	Street 409 Naj		Joint Debtor	(No. and Str	eet, City, and State):	ZIP Code
County of Residence or of the Prince	cipal Place of	Business		60564	Count	y of Reside	ence or of the	Principal Pla	ce of Business:	60564
DuPage	1					Page		•		
Mailing Address of Debtor (if diffe	rent from stre	et addres	s):		Mailir	ng Address	of Joint Debt	tor (if differer	t from street address):	
			_	ZIP Code	2				Г	ZIP Code
Location of Principal Assets of Bus (if different from street address abo		76		on Blvd.	uters, In Lower L					
Type of Debtor (Form of Organization) (Check of	one boy)			of Business	S				tcy Code Under Which ed (Check one box)	
Individual (includes Joint Debto See Exhibit D on page 2 of this form ☐ Corporation (includes LLC and ☐ Partnership ☐ Other (If debtor is not one of the al check this box and state type of enti	LLP)	Sing in 11 Rails	kbroker modity Bro ring Bank	eal Estate a 101 (51B)	s defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Ch of ☐ Ch of	napter 15 Petition for Reco a Foreign Main Proceeding apter 15 Petition for Reco a Foreign Nonmain Proceed of Debts	ng ognition
Chapter 15 Debtors Country of debtor's center of main inter Each country in which a foreign procee by, regarding, or against debtor is pend	ding	unde		the United S	le) zation states	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi	(Check onsumer debts, § 101(8) as idual primarily	one box) Debts are business for	e primarily debts.
Filing Fee (Cl	heck one box)			one box:	11 1	•	ter 11 Debto		
□ Full Filing Fee attached □ Filing Fee to be paid in installments attach signed application for the coudebtor is unable to pay fee except in Form 3A. □ Filing Fee waiver requested (application for the coud	art's consideration installments. I	on certifyii Rule 1006(7 individua	ng that the b). See Offic als only). Mu	Check Check Check B.	Debtor is not if: Debtor's agg are less than all applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (each boxes: no filed with of the plan w	ntingent liquida amount subject this petition.	defined in 11 U ated debts (exc t to adjustment	Lag (101(51D). Lag (101(51D)). Ladding debts owed to insiders on 4/01/16 and every three y one or more classes of credi	vears thereafter).
Statistical/Administrative Inform ☐ Debtor estimates that funds will ☐ Debtor estimates that, after any there will be no funds available	be available exempt prope	erty is exc	cluded and	administra		es paid,		THIS	SPACE IS FOR COURT US	E ONLY
Estimated Number of Creditors	□ [200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	-		
Estimated Assets So to \$50,001 to \$100,001 to \$500,000 \$100,000	\$500,001 to \$1	\$1,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million		More than			
Estimated Liabilities	to \$1 t	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Washor, Marc David Washor, Mercedes Clariza (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Case Number: Location Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Ben Schneider January 26, 2015 Signature of Attorney for Debtor(s) (Date) Ben Schneider Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Washor, Marc David

Washor, Mercedes Clariza

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Marc David Washor

Signature of Debtor Marc David Washor

X /s/ Mercedes Clariza Washor

Signature of Joint Debtor Mercedes Clariza Washor

Telephone Number (If not represented by attorney)

January 26, 2015

Date

Signature of Attorney*

X /s/ Ben Schneider

Signature of Attorney for Debtor(s)

Ben Schneider 6295667

Printed Name of Attorney for Debtor(s)

Schneider & Stone

Firm Name

8424 Skokie Blvd. Suite 200

Skokie, IL 60077

Address

Email: ben@windycitylawgroup.com 847-933-0300 Fax: 847-676-2676

Telephone Number

January 26, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_			
٩	٧	v	•	
	١,	8		

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

	Marc David Washor			
In re	Mercedes Clariza Washor		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cour	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	etermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	alizing and making rational decisions with respect to
financial responsibilities.);	
*	109(h)(4) as physically impaired to the extent of being
• • •	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy	administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in	this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Marc David Washor
-	Marc David Washor
Date: January 26, 201	5
-	

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

	Marc David Washor			
In re	Mercedes Clariza Washor		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination by the court.]
'	§ 109(h)(4) as impaired by reason of mental illness or
	alizing and making rational decisions with respect to
financial responsibilities.);	
I //	109(h)(4) as physically impaired to the extent of being
The state of the s	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military c	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Mercedes Clariza Washor
-	Mercedes Clariza Washor
Date: January 26, 20	15

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Marc David Washor,		Case No	
	Mercedes Clariza Washor			
_		Debtors	Chapter	13
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	350,000.00		
B - Personal Property	Yes	3	6,350.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		390,170.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		866,441.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,858.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,687.00
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	356,350.00		
			Total Liabilities	1,256,611.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

Marc David Washor, Mercedes Clariza Washor		Case No	
Mercedes Glariza Washor	Debtors	Chapter	13
STATISTICAL SUMMARY OF CERTAIN I	TADII ITIES AN	JD DEL ATED DAT	ΓΛ (2 9 II S.C. 8 1 50
If you are an individual debtor whose debts are primarily consume a case under chapter 7, 11 or 13, you must report all information re	equested below.	101(8) of the Bankruptcy C	.ode (11 U.S.C.§ 101(8)), fi
■ Check this box if you are an individual debtor whose debts report any information here.	are NOT primarily consu	umer debts. You are not rec	quired to
This information is for statistical purposes only under 28 U.S.C Summarize the following types of liabilities, as reported in the		em.	
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
TOTAL			
State the following:			
Average Income (from Schedule I, Line 12)			
Average Expenses (from Schedule J, Line 22)			
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)			
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

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B6A (Official Form 6A) (12/07)

In re	Marc David Washor,	Case No
	Mercedes Clariza Washor	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Location: 4098 Palmer Ct, Naperville IL 60564	Joint tenant	J	350,000.00	390,170.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 350,000.00 (Total of this page)

350,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Marc David Washor,	Case No.
	Mercedes Clariza Washor	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Fifth Third Checking	J	350.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furniture	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	J	1,000.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
		(7)	Sub-Total of this page)	al > 3,350.00

2 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Marc David Washor,
	Mercedes Clariza Washo

Case No.	
Cube 110.	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately th record(s) of any such interest(s). 11 U.S.C. § 521(c).)				
 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 	Х			
3. Stock and interests in incorporated	50%	membership interest in 2cc.com, LLC	-	0.00
and unincorporated businesses. Itemize.	50%	membership interest in Baklava, LLC	-	0.00
Interests in partnerships or joint ventures. Itemize.	x			
5. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
6. Accounts receivable.	X			
 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 	1 X			
Other liquidated debts owed to debt including tax refunds. Give particular				
P. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	X			
1. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
			Sub-Tota	al > 0.00
			Total of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Marc David Washor,
	Mercedes Clariza Washor

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2003	3 Nissan Quest	J	3,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

3,000.00

Total >

6,350.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Marc David Washor,	Case No.
	Mercedes Clariza Washor	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 IJ S C 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Fifth Third Checking	ertificates of Deposit 735 ILCS 5/12-1001(b)	350.00	350.00
Household Goods and Furnishings Furniture	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2003 Nissan Quest	735 ILCS 5/12-1001(c)	2,800.00	3,000.00

Total: 6,150.00 6,350.00

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B6D (Official Form 6D) (12/07)

In re	Marc David Washor,
	Mercedes Clariza Washor

Case No.

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXF-ZGEZF	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY		
Account No. 1560611709676			Opened 4/01/03 Last Active 11/17/14	Т	A T E D					
Chase			Mortgage		_					
Po Box 24696 Columbus, OH 43224		J	Location: 4098 Palmer Ct, Naperville IL 60564							
			Value \$ 350,000.00				390,170.00	40,170.00		
Account No.										
Account No.	┝	_	Value \$	Н		\dashv				
Account No.	l									
			Value \$							
Account No.										
	_		Value \$	Ļ	_	Ц				
continuation sheets attached			Subtotal (Total of this page) 390,170.00 40,170.00							
	Total (Report on Summary of Schedules) 390,170.00 40,170.00									

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B6E (Official Form 6E) (4/13)

In re	Marc David Washor,	Case No.
	Mercedes Clariza Washor	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in the column labeled "Unliquidated." If the claim is disputed in t

"Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total
also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Marc David Washor,	Case No.	
	Mercedes Clariza Washor		
		Dahtors ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Taxes Account No. Illinois Department or Revenue Unknown Springfield, IL 62796-0001 Unknown Unknown Taxes Account No. Internal Revenue Service Unknown PO Box 7346 Philadelphia, PA 19101-7346 Unknown Unknown Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 Total 0.00 (Report on Summary of Schedules) 0.00 0.00

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B6F (Official Form 6F) (12/07)

In re	Marc David Washor,		Case No.	
	Mercedes Clariza Washor			
_		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Ηu	sband, Wife, Joint, or Community	Ğ	U	Ţ	ēΤ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M		CONTINGENT	UNLIQUID	FUTE	J T E D	AMOUNT OF CLAIM
Account No. 5477537182209019			Opened 8/01/96 Last Active 9/11/09 Charge Account	T	D A T E D			
Advanta Bank Corp/cws Po Box 31032 Tampa, FL 33631		н						35,639.00
Account No.	1	T		+	T	t	\dagger	
American Chartered Bank 4685 Winfield Road Warrenville, IL 60555		J						Unknown
Account No. 3499905169540563	╂		Opened 5/01/95 Last Active 10/27/09	+	L	\dotplus	+	Olikilowii
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355		н	Credit Card					26,658.00
Account No.				\dagger		T	†	
Anna Popowitz, TTEE 2905 Victoria Place #B4 AnnePopowitz Revocable Trust Pompano Beach, FL 33066		J						Unknown
5 continuation sheets attached			(Total of	Subt)	62,297.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Marc David Washor,	Case No.
	Mercedes Clariza Washor	

CREDITOR'S NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NLIQUIDA	ISPUTED	AMOUNT OF CLAIM
Account No. 122107556			Opened 2/01/12	Ť	D A T E D		
Asset Acceptance Attn: Bankrupcy Dept Po Box 2036 Warren, MI 48090		н	Factoring Company Account Bank Of America		D		42,788.00
Account No. 120018603782	╁		Opened 9/01/12				,
Cach Llc/Square Two Financial Attention: Bankruptcy 4340 South Monaco St. 2nd Floor Denver, CO 80237		Н	Collection Attorney Wells Fargo Bank N.A.				70.004.00
Account No. 120018603781	+		Opened 9/01/12				70,934.00
Cach Llc/Square Two Financial Attention: Bankruptcy 4340 South Monaco St. 2nd Floor Denver, CO 80237		Н	Collection Attorney Wells Fargo Bank N.A.				5,538.00
Account No. 120018603780	╁		Opened 9/01/12				,
Cach Llc/Square Two Financial Attention: Bankruptcy 4340 South Monaco St. 2nd Floor Denver, CO 80237		Н	Collection Attorney Wells Fargo Bank N.A.				4,084.00
Account No. 5466160287711954	\dagger		Opened 11/01/99 Last Active 8/11/14	\vdash			, , ,
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		J	Credit Card				2,131.00
Sheet no1 of _5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	?		(Total of t	Subt			125,475.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Marc David Washor,	Case No.
	Mercedes Clariza Washor	

				_			
CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DAT	DISPUTED	AMOUNT OF CLAIM
Account No.				T	E D		
Dell Financial Services LLC 1 Dell Way Red Rock, TX 78662		J			D		Unknown
Account No. 6011007730203568			Opened 12/01/99 Last Active 10/29/14				
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		J	Credit Card				
							14,954.00
Account No. 22315209 Diversified Consultant 10550 Deerwood Park Blvd Jacksonville, FL 32256		н	Opened 2/01/14 Collection Attorney Comcast				442.00
Account No.	┢			-		\vdash	
Endotronics, Ltd 25 E Washington #1833 Chicago, IL 60602		J					Unknown
Account No.	T	T		T	\vdash	T	
Harold M Jacobs Living Trust 5 Reveere Drive #500 Myrna Zimmerman-Trustee Northbrook, IL 60062	•	J					Unknown
Sheet no. 2 of 5 sheets attached to Schedule of	_			Subt	tota	 .1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	15,396.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Marc David Washor,	Case No.
	Mercedes Clariza Washor	

			should Wife I laint on Opposite	10	1	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu:	Sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH_ZGUZ	UNLIQUIDATED		AMOUNT OF CLAIM
Account No. 8131331638			Opened 5/01/13	Т	E		
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		W	Collection Attorney Dupage Medical Group				250.00
Account No. 8123523995	H		Opened 12/01/12			t	
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		W	Collection Attorney Dupage Medical Group				250.00
Account No. 8131617088	\vdash		Opened 6/01/13		t		
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		Н	Collection Attorney Edward Hospital				200.00
Account No. 8140972610	H		Opened 4/01/14				
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		W	Collection Attorney Edward Hospital				100.00
Account No. 8131000064	\vdash		Opened 4/01/13		t		
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		W	Collection Attorney Dupage Medical Group				50.00
Sheet no. 3 of 5 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				850.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Marc David Washor,	Case No.
	Mercedes Clariza Washor	

	С	ш	sband, Wife, Joint, or Community	10	1	D	I
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIGUL	SPUTED	AMOUNT OF CLAIM
Account No. 8131331637			Opened 5/01/13	٦т	DATED		
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		w	Collection Attorney Dupage Medical Group				50.00
Account No. 1178244	╁		04 City Of Aurora Amb Outside Blg	+	$^{+}$		
Municollofam 3348 Ridge Road Lansing, IL 60438		Н					436.00
Account No. 25006662183	╀		Opened 7/01/12 Last Active 11/25/14		+		430.00
Nissn Inf Lt Attn: Bankruptcy 8900 Freeport Parkway Irving, TX 75063		J	Lease				3,297.00
Account No. 4489619840205818	┢		Opened 6/01/06 Last Active 9/04/09		\dagger		
Pnc Bank, N.a. Po Box 3180 Pittsburgh, PA 15230		J	Deficieny for foreclosed property.				80.046.00
Account No. 8337749	\vdash		Opened 8/01/07 Last Active 8/24/12	+	+		89,946.00
Seterus Inc 14523 Sw Millikan Way St Beaverton, OR 97005	-	н	Deficieny for foreclosed property.				175,074.00
Sheet no4 of _5 sheets attached to Schedule of		<u> </u>	<u> </u>	Sub	tot	 al	
Creditors Holding Unsecured Nonpriority Claims			(Total c				268,803.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Marc David Washor,	Case No.
	Mercedes Clariza Washor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	<u> </u> 6	U		D	
MAILING ADDRESS	O D E B T	Н	DATE CLAIM WAS INCURRED AND	CONTI	۱ï		S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	li N	Q	! !	Ų	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	Ĭ,	, ¦	Ė	ANNOUNT OF CLASS
	╬	┢	Out a very all 0/04/07 Least Alastina 0/00/40	٩Ē	D A T E D		Ĭ	
Account No. 8337730	1		Opened 8/01/07 Last Active 6/08/12 Deficieny for foreclosed property.	Ι΄	Ė			
Catamia Inc	ı		Deficienty for foreclosed property.	\vdash	۲	+	╡	
Seterus Inc	ı	Н						
14523 Sw Millikan Way St Beaverton, OR 97005	ı	١						
Beaverton, OK 97003	ı							
	ı							161,538.00
	┸			┸	┸	┸		101,330.00
Account No. 3000192524			Opened 9/15/03 Last Active 2/15/10					
			Unsecured credit line.					
Us Bank	ı	١.						
425 Walnut Street	ı	J						
Cincinnati, OH 45202	ı							
	ı							
	ı							102,082.00
Account No.	1			T		T		
	1							
Us Bank	ı							
425 Walnut Street	ı	J						
Cincinnati, OH 45202	ı							
	ı							
	ı							130,000.00
Account No.	╅			十	t	t	7	
	1							
Worsek & Vihon LLP	ı							
180 N. Lasalle St	ı	J						
#3010	ı							
Chicago, IL 60601	ı							
	ı							Unknown
Account No.	╁	┢		+	+	+	+	
Account 10.	┨							
	ı							
	ı							
	ı							
	ı							
		<u></u>		<u></u>		_	\dashv	
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of				Sub				393,620.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pa	ge	;)	
				,	Tot	al		
			(Report on Summary of So	che	dul	es)	866,441.00
							_	

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B6G (Official Form 6G) (12/07)

In re	Marc David Washor,	Case No.
	Marcadas Clariza Washar	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Nissan Motor Acceptance Corporation P.O. Box 9001132 Louisville, KY 40290-1132 Car lease

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B6H (Official Form 6H) (12/07)

In re	Marc David Washor,	Case No.
	Mercedes Clariza Washor	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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- :11	in their information to identi						İ				
	in this information to identible btor 1 Marc	: David \									
	btor 2 Merc	edes Cl	ariza Washor			_					
	ited States Bankruptcy Cou	urt for the	NORTHERN DISTRIC	CT OF ILLINOIS							
_	se number nown)							amended ipplemer	nt showir	ng post-petitior following date:	
0	fficial Form B 6	<u> </u>					MM	/ DD/ YY	/YY	, and the second	
S	chedule I: You	r Inco	ome								12/1:
atta	tree Life you are separated to the separate sheet to the Life Life Life Life Life Life Life Lif	is form. (case num	ber (if k	nown). <i>i</i>		
		a iob		■ Employed				Employ		illing spouse	
	If you have more than on attach a separate page v information about addition	vith	Employment status	☐ Not employed				Not em			
	employers.		Occupation	Computer Sales	3						
	Include part-time, seasor self-employed work.	nal, or	Employer's name	2cc.com							
	Occupation may include or homemaker, if it applied		Employer's address								
			How long employed to	here?							
Pa	rt 2: Give Details Al	bout Mon	thly Income								
	imate monthly income as use unless you are separat		ate you file this form. If	you have nothing to re	eport for	any l	ine, write \$0	0 in the s	space. In	nclude your nor	n-filing
	ou or your non-filing spouse re space, attach a separate			ombine the information	n for all e	emplo	yers for tha	at persor	on the I	lines below. If	you need
							For Debto	or 1		ebtor 2 or ling spouse	
2.	List monthly gross wag deductions). If not paid r	•	•		2.	\$		0.00	\$	108.00	
3.	Estimate and list month	hly overti	me pay.		3.	+\$		0.00	+\$	0.00	
4.	Calculate gross Income	e. Add lin	e 2 + line 3.		4.	\$	0.	.00	\$	108.00	

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Marc David Washor Debtor 1 **Mercedes Clariza Washor** Debtor 2 Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 0.00 108.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 5a. 0.00 0.00 5b. Mandatory contributions for retirement plans 5b. \$ \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. \$ 0.00 \$ 0.00 Required repayments of retirement fund loans 5d. 5d. 0.00 0.00 5e Insurance 5e. \$ \$ 0.00 0.00 5f. **Domestic support obligations** 5f. 0.00 0.00 5g. **Union dues** 5g. 0.00 0.00 Other deductions. Specify: 5h.+ 0.00 0.00 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 0.00 0.00 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 0.00 \$ 108.00 List all other income regularly received: 8. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 5,750.00 0.00 8b. Interest and dividends 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 8e. **Social Security** 8e. 0.00 0.00 Other government assistance that you regularly receive 8f. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 0.00 0.00 8g. 8g. Pension or retirement income 0.00 \$ 0.00 Other monthly income. Specify: 8h.+ \$ 0.00 \$ 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 5,750.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 10. 5.750.00 108.00 5,858.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 5,858.00 12. applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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Fill	in this informa	ation to identify yo	our case:			ì		
						Ch.	and if their in-	
Dec	otor 1	Marc David \	Nashor				eck if this is: An amended filing	
Deb	otor 2	Mercedes CI	ariza Wa	shor			ū	wing post-petition chapter
(Sp	ouse, if filing)							the following date:
Unit	ted States Bank	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLING	OIS		MM / DD / YYYY	
Cas	se number					П	A separate filing for	or Debtor 2 because Debtor
	nown)						2 maintains a sepa	
0	fficial Fo	orm B 6J				•		
		J: Your l	_ Evnor	1606				12/1:
				ISCS . If two married people are	a filing together by	oth are as	uually raspansible f	
info	ormation. If m		eded, atta	ch another sheet to this t				
Par	rt 1: Desc	ribe Your House	hold					
1.	Is this a joi							
	☐ No. Go to	o line 2.						
	Yes. Doe	es Debtor 2 live i	in a separ	ate household?				
		lo						
			st file a sep	parate Schedule J.				
2.	Do you hav	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the			_			□ No
	dependents	' names.			Son		9	Yes
					Son		0	□ No ■
					3011		9	■ Yes
					Son		11	□ No ■ Yes
					3011			_ ■ Yes □ No
								☐ Yes
3.	Do your ex	penses include		No				100
		of people other the	han $_{m \Box}$	Yes				
	yourself an	d your depende	nts? —	100				
		nate Your Ongoi						
exp		a date after the b		uptcy filing date unless y y is filed. If this is a supp				
Inc	ludo ovnono	o noid for with a	non ooch	aovornment essistence il	i vou know			
the	value of suc	h assistance and		government assistance if cluded it on <i>Schedule I:</i> Y			Your exp	ooneee
(Of	ficial Form 6l	.)					rour exp	benses
4.		or home owners and any rent for the		ses for your residence. In or lot.	nclude first mortgage	e 4.	\$	2,570.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
		erty, homeowner's	s, or renter	's insurance		4a. 4b.	·	0.00
	•	•		ıpkeep expenses		4c.		200.00
		eowner's associat	•			4d.		75.00
5.	Additional	mortgage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

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Debtor Mercedes Clariza Washor	Debtor		vid Washor s Clariza Washor	Cooo n	abor (if known)	
6a.	שטוטר	∠ <u>iviercede</u>	S CIALIZA WASHUL	Case num	inei (ii known)	
6a.	6. U t	tilities:				
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other, Specity: 6d. \$ 0.00 7. Food and housekeeping supplies 7. \$ 800.00 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. \$ 150.00 10. Personal care products and services 11. \$ 150.00 11. Medical and dental expenses 11. \$ 100.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. Transportation. Include gas, maintenance, bus or train fare. 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 0.00 14. Charitable contributions and religious donations 14. \$ 100.00 15. Insurance. 16. Life insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 256.00 15b. Health insurance 15c. Vehicle insurance Specify: 15d. \$ 0.00 15d. Other insurance. Specify: 15d. \$ 0.00 15d. Other insurance. Specify: 15d. \$ 0.00 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15g. Cycling insurance 15d. \$ 0.00 15d. Other insurance. Specify: 15d. \$ 0.00 15d. Other payments for Vehicle 2 17d. \$ 0.00 17d. Other. Specify: 17d. Charyments for Vehicle 2 17c. Other. Specify: 17d. Cher payments for Vehicle 2 17d. Car payments for Vehicle 2 17d. Cher payments for Vehicle 2 17d. Cher payments or Vehicle 3 17d. Car payments for Vehicle 2 17d. Cher specify: 17d. Other. Specify: 18 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6), 90.00 17d. Other specify: 19d. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 21d. Cher specify: 22a. Subtract your monthly expenses from line 22 above. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthl	-		heat, natural gas	6a.	\$	250.00
6d. Chier. Specify: Food and housekeeping supplies Childcare and children's education costs Childcare and children's education services Children's educa	6b	b. Water, sev	ver, garbage collection	6b.	\$	100.00
7. Food and housekeeping supplies 7. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	60	c. Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	200.00
8. Citotlidare and children's education costs Citotling, laundry, and dry cleaning Citotling, laundry, laundry	60	d. Other. Spe	ecify:	6d.	\$	0.00
8. Clothing laundry, and dry cleaning 9, \$ 150.00 Clothing laundry, and dry cleaning 9, \$ 150.00 10. Personal care products and services 10. \$ 50.00 11. Medical and detail expenses 11. \$ 100.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$ 200.00 13. \$ 0.00 14. Charitable contributions and religious donations 14. \$ 100.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance Do not include insurance deducted from your pay or included in lines 4 or 20. 15b. Health insurance 15c. \$	7. F c	ood and house	ekeeping supplies	 7.	\$	800.00
Cothing, laundry, and dry cleaning	8. C l	hildcare and c	hildren's education costs	8.	\$	
10. Personal care products and services 10. \$ 50.00	9. C l	lothing, laund	ry, and dry cleaning	9.	\$	
11. Medical and dental expenses 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$ 100.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 16d. Other insurance. Specify: 17a. Car payments for Vehicle 1 17a. Specify: 17b. Car payments for Vehicle 1 17b. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d	10. P (ersonal care p	roducts and services	10.	\$	
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Do not include car payments. 12. \$ 200.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 1. \$ 100.00 14. Charitable contributions and religious donations 14. \$ 100.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 256,00 15c. Vehicle insurance 15c. \$ 80.00 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 16. \$ 0.00 17c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 17c. Car payments for Vehicle 1 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other specify: 17d. S 0.00 17e. S 0.00 1	12. T r	ransportation.	Include gas, maintenance, bus or train fare.			
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15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 157.00 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. S 80.00 15d. Other insurance. Specify. 15d. \$ 0.00 15d. Other insurance. Specify. 15d. \$ 0.00 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify. 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. \$ 299.00 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. S 0.00 17d. Other. Specify: 17d. S 0.00 17d. Other payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6), 18. \$ 0.00 19. Other payments you make to support others who do not live with you. Specify: 19. 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Walntenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Property, homeowner's, or renter's insurance 21. Other: Specify: 22. Your monthly expenses. Add lines 4 through 21. The result is your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 5.858.00 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your condition on the terms of vour mortgage? ■ No. ■ No. ■ No. No. Pres.	13. E i	ntertainment,	clubs, recreation, newspapers, magazines, and books	13.	\$	
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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Marc David Washor Mercedes Clariza Washor		Case No.		
		Debtor(s)	Chapter	13	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjusheets, and that they are true and correct	•	ad the foregoing summary and schedules, consisting of _	22
	,, 		,	
Date	January 26, 2015	Signature	/s/ Marc David Washor	
			Marc David Washor	
			Debtor	

Date January 26, 2015 Signature /s/ Mercedes Clariza Washor

Mercedes Clariza Washor

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-02414 Doc 1 Filed 01/26/15 Entered 01/26/15 15:27:21 Desc Main Document Page 31 of 46

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

	Marc David Washor			
In re	Mercedes Clariza Washor		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$49,154.00 2013: Both Employment Income \$4,333.00 2015 YTD: Both Employment Income \$52,000.00 2014: Both Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

Wages

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE **2013**

DESCRIPTION AND VALUE OF PROPERTY

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Schneider & Stone 8424 Skokie Blvd. Suite 200 Skokie, IL 60077 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 12/5/2014 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$50.00

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

Second City 769 W. Jackson Blvd. Computer sales 1992-2014 Computers□ Lower Level

Chicago, IL 60661

Baklava, LLC 769 W. Jackson Blvd. Holding company 2007-2014

Lower Level Chicago, IL 60661

2cc.com 151 N. Kenilworth Ave. Computer sales 2014

Oak Park, IL 60301

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the

commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF PROPERTY

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 26, 2015

Signature /s/ Marc David Washor
Debtor

Date January 26, 2015

Signature /s/ Mercedes Clariza Washor
Mercedes Clariza Washor
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Northern District of Illinois

In re	Marc David Washor Mercedes Clariza Washor		Case No.		
	-	Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPENSATIO	N OF ATTOR	NEY FOR DE	CBTOR(S)	
I	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certipaid to me within one year before the filing of the petition in bankruptehalf of the debtor(s) in contemplation of or in connection with the	ptcy, or agreed to be	paid to me, for serv		
				4,050.00	
	Prior to the filing of this statement I have received		\$	50.00	
	Balance Due		\$	4,000.00	
2. 5	\$ 310.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensation with	th any other person u	nless they are mem	oers and associates of my	law firm.
	☐ I have agreed to share the above-disclosed compensation with a copy of the agreement, together with a list of the names of the position.				ïrm. A
6.	In return for the above-disclosed fee, I have agreed to render legal so	ervice for all aspects	of the bankruptcy c	ase, including:	
l C	a. Analysis of the debtor's financial situation, and rendering advice b. Preparation and filing of any petition, schedules, statement of aff c. Representation of the debtor at the meeting of creditors and confid. [Other provisions as needed] Negotiations with secured creditors to reduce to r reaffirmation agreements and applications as need- 522(f)(2)(A) for avoidance of liens on household ge	airs and plan which r irmation hearing, and narket value; exen ded; preparation a	nay be required; any adjourned hea nption planning;	rings thereof;	g of
7. I	By agreement with the debtor(s), the above-disclosed fee does not in Representation of the debtors in any dischargeabi any other adversary proceeding.	clude the following sility actions, judici	ervice: al lien avoidanc	es, relief from stay ac	tions or
	CERTIF	ICATION			
	I certify that the foregoing is a complete statement of any agreement ankruptcy proceeding.	or arrangement for p	ayment to me for re	epresentation of the debto	or(s) in
Dated	i: <u>January 26, 2015</u>	s/ Ben Schneider			_
		Ben Schneider			
		Schneider & Stone 3424 Skokie Blvd.	,		
	S	Suite 200			
		Skokie, IL 60077 847-933-0300 Fax	. 047 676 2676		
	-	en@windycitylaw			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

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Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

Case No. (if known)

United States Bankruptcy Court Northern District of Illinois

In re	Marc David Washor Mercedes Clariza Washor		Case No.			
		Debtor(s)	Chapter	13		
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE						
Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.						
Merce	David Washor des Clariza Washor	X /s/ Marc David		January 26, 2015		
Printe	d Name(s) of Debtor(s)	Signature of D	Debtor	Date		

X /s/ Mercedes Clariza Washor

Signature of Joint Debtor (if any)

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

January 26, 2015

Date

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United States Bankruptcy Court Northern District of Illinois

In re	Marc David Washor Mercedes Clariza Washor		Case No.		
		Debtor(s)	Chapter	13	
	VERIFICATION OF CREDITOR MATRIX				
		Number of Creditors:		23	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of (our) knowledge.				
Date:	January 26, 2015	/s/ Marc David Washor			
		Marc David Washor			
		Signature of Debtor			
Date:	January 26, 2015	/s/ Mercedes Clariza Washor			
		Mercedes Clariza Washor			
		Signature of Debtor			

Advanta Bank Corp/cws Po Box 31032 Tampa, FL 33631

American Chartered Bank 4685 Winfield Road Warrenville, IL 60555

American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355

Anna Popowitz, TTEE 2905 Victoria Place #B4 AnnePopowitz Revocable Trust Pompano Beach, FL 33066

Asset Acceptance Attn: Bankrupcy Dept Po Box 2036 Warren, MI 48090

Cach Llc/Square Two Financial Attention: Bankruptcy 4340 South Monaco St. 2nd Floor Denver, CO 80237

Chase Po Box 24696 Columbus, OH 43224

Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195

Dell Financial Services LLC 1 Dell Way Red Rock, TX 78662

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 Diversified Consultant 10550 Deerwood Park Blvd Jacksonville, FL 32256

Endotronics, Ltd 25 E Washington #1833 Chicago, IL 60602

Harold M Jacobs Living Trust 5 Reveere Drive #500 Myrna Zimmerman-Trustee Northbrook, IL 60062

Illinois Department or Revenue Springfield, IL 62796-0001

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

Municollofam 3348 Ridge Road Lansing, IL 60438

Nissan Motor Acceptance Corporation P.O. Box 9001132 Louisville, KY 40290-1132

Nissn Inf Lt Attn: Bankruptcy 8900 Freeport Parkway Irving, TX 75063

Pnc Bank, N.a. Po Box 3180 Pittsburgh, PA 15230 Seterus Inc 14523 Sw Millikan Way St Beaverton, OR 97005

Us Bank 425 Walnut Street Cincinnati, OH 45202

Worsek & Vihon LLP 180 N. Lasalle St #3010 Chicago, IL 60601